

Information to identify the case:

Debtor 1	<u>Rachel Berringer</u>	Social Security number or ITIN	xxx-xx-7946
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-34204-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachel Berringer

4/26/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rachel Berringer
 Debtor

Case No. 13-34204-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db
 514330653 +Rachel Berringer, 47 Georgigian Blvd, Jackson, NJ 08527-2549
 514330654 +Discover, Attn: Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 514330654 +GE Money Bank, Attn: Portfolio Recovery & Affiliates, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 515264586 +Joescal Construction, 34 Green Street, Woodbridge, NJ 07095-3353
 514572626 +Lakeview Loan Servicing, LLC, Attn: Bankruptcy Department, 4425 Ponce De Leon Blvd,
 Coral Gables, Florida 33146-1837
 514330659 +Marc Cohen, Attn: Superior Court of NJ, 71 Monument Park, Freehold, NJ 07728-1747
 514330660 +Medical Payment Data, Attn: A-1 Collection Services, 101 Grovers Mill Road,
 Lawrence, NJ 08648-4706
 514330662 +Medical Payment Data, Attn: ACB Receivables Management, 19 Main Street,
 Asbury Park, NJ 07712-7012
 514330663 +Medical Payment Data, Attn: Bureau of Accounts, PO Box 538, Howell, NJ 07731-0538
 514374940 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514330664 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2017 23:09:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 26 2017 23:09:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514529810 +EDI: STFC.COM Apr 26 2017 22:43:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 514340180 EDI: DISCOVER.COM Apr 26 2017 22:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514330655 +EDI: RMSC.COM Apr 26 2017 22:43:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,
 Roswell, GA 30076-9104
 514330658 E-mail/Text: camanagement@mtb.com Apr 26 2017 23:08:55 M&T Bank, Attn: Lending Services,
 Customer Support, PO Box 1288, Buffalo, NY 14240-1288
 514555600 EDI: PRA.COM Apr 26 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Amazon,
 POB 41067, Norfolk VA 23541
 514571741 EDI: PRA.COM Apr 26 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Gap,
 POB 41067, Norfolk VA 23541
 514570307 EDI: Q3G.COM Apr 26 2017 22:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514330657* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 514330656* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 514330661* +Medical Payment Data, Attn: A-1 Collection Services, 101 Grovers Mill Road,
 Lawrence, NJ 08648-4706

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Alexandra T. Garcia on behalf of Creditor Lakeview Loan Servicing, LLC NJECFMAIL@mwclaw.com
 Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
 bankruptcynotice@zuckergoldberg.com, bkggroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Apr 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James J. Cerbone on behalf of Debtor Rachel Berringer cerbonelawfirm@aol.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6